

Fill in this information to identify your case and this filing:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... → \$0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1.

Make: **Nissan**
 Model: **Rogue Sport WG**
 Year: **2017**
 Approximate mileage: **50,955**

Other information:

2017 Nissan Rogue Sport WG (approx. 50,955 miles)

Who has an interest in the property?

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$20,000.00

Current value of the portion you own?

\$20,000.00

Check if this is community property
(see instructions)

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

No
 Yes

4.1.

Make: MHDMAN00000113**Who has an interest in the property?**

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?**\$13,171.00**Current value of the portion you own?**\$13,171.00Year: 1983

Other information:

1983 MHDMAN00000113 Westfield

Check if this is community property
 (see instructions)

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....\$33,171.00**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**
 Do not deduct secured claims or exemptions.**6. Household goods and furnishings***Examples: Major appliances, furniture, linens, china, kitchenware*

No
 Yes. Describe.....

See continuation page(s).\$9,300.00**7. Electronics***Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

No
 Yes. Describe.....

computer\$200.00**8. Collectibles of value***Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

No
 Yes. Describe.....

_____**9. Equipment for sports and hobbies***Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

No
 Yes. Describe.....

2 sets of golf clubs (400), sewing machine (100), several fishing poles (75)\$575.00**10. Firearms***Examples: Pistols, rifles, shotguns, ammunition, and related equipment*

No
 Yes. Describe.....

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No
 Yes. Describe.....

See continuation page(s).**\$1,000.00****12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No
 Yes. Describe.....

See continuation page(s).**\$270.00****13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No
 Yes. Describe.....

Dog: Cooper**Cats: Gage and Sister****\$0.00****14. Any other personal and household items you did not already list, including any health aids you did not list**

No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....**\$11,345.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes.....

Cash: _____

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes.....

Institution name:

17.1. Checking account:

Checking account: Wells Fargo Bank, xxxx0659 (#0659 was listed in error; the correct account # is 6406)**\$1,197.88**

17.2. Savings account:

Savings account: Navy Army Community Credit Union, xxxx2819**\$25.00**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No
 Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No
 Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No
 Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No
 Yes. Give specific information about them

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Money or property owed to you?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
 State: _____
 Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No
 Yes. Give specific information

Alimony: _____
 Maintenance: _____
 Support: _____
 Divorce settlement: _____
 Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No
 Yes. Give specific information

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No
 Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No
 Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

No
 Yes. Give specific information

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... \$1,222.88

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.
 Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No
 Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No
 Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No
 Yes. Describe..

41. Inventory

No
 Yes. Describe..

42. Interests in partnerships or joint ventures

No
 Yes. Describe..... Name of entity:

% of ownership:

43. Customer lists, mailing lists, or other compilations

No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe....

44. Any business-related property you did not already list

No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... \$0.00

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 Debtor 2 **Angela Marie Andress**

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Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

No
 Yes....

48. **Crops--either growing or harvested**

No
 Yes. Give specific information.....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No
 Yes....

50. **Farm and fishing supplies, chemicals, and feed**

No
 Yes....

51. **Any farm- and commercial fishing-related property you did not already list**

No
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here. → **\$0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here. → **\$0.00**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....	→	<u>\$0.00</u>
56. Part 2: Total vehicles, line 5		<u>\$33,171.00</u>
57. Part 3: Total personal and household items, line 15		<u>\$11,345.00</u>
58. Part 4: Total financial assets, line 36		<u>\$1,222.88</u>
59. Part 5: Total business-related property, line 45		<u>\$0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52		<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	+	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61.....		<u>\$45,738.88</u>
	Copy personal property total → +	<u>\$45,738.88</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<u>\$45,738.88</u>

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

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6. Household goods and furnishings (details):

Living Room: 2 small tables (50), 2 lamps (10) love seat (200)	<u>\$260.00</u>
Dining Room: 1 dining table and 4 chairs	<u>\$50.00</u>
Bedroom #1: 2 lamps (10), 2 night stands (100)	<u>\$110.00</u>
Kitchen: stove (150), fridge (100), 5 small electrical appliances (100), microwave (50), 1 set of pots and pans (60)	<u>\$460.00</u>
scanner/printer (30), washer (75), dryer (75), various tools (50), lawn mower (200), weed eater (40), garden furniture (50), dishwasher (300)	<u>\$820.00</u>
dishwasher, vacuum, TV, soundbar, TV stand, surge protector, hdmi cable and cleaning kit, laptop	<u>\$5,100.00</u>
king mattress, 2 pillows and bed protector	<u>\$2,500.00</u>

11. Clothes (details):

His: 3 pants, 20 shirts, 2 coats, 10 pairs of socks, 3 pairs of tennis shoes	<u>\$600.00</u>
Hers: 5 dresses, 3 pants, 20 blouses, 4 skirts, 2 coats, 6 pairs of shoes, 2 pairs of tennis shoes, 2 caps/hats	<u>\$400.00</u>

12. Jewelry (details):

His: 1 wedding band (20), 1 watch (100)	<u>\$120.00</u>
Hers: 1 wedding band (50), 1 watch (100)	<u>\$150.00</u>

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--	--------------------------------------	-----------------------------------	------------------------------------

Brief description: *Copy the value from Schedule A/B* *Check only one box for each exemption*

Brief description: 2017 Nissan Rogue Sport WG (approx. 50,955 miles)	\$20,000.00	<input checked="" type="checkbox"/> \$0.00	11 U.S.C. § 522(d)(2)
Line from <i>Schedule A/B</i> : <u>3.1</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Brief description: 1983 MHDMAN00000113 Westfield	\$13,171.00	<input checked="" type="checkbox"/> \$13,171.00	11 U.S.C. § 522(d)(1)
Line from <i>Schedule A/B</i> : <u>4.1</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: Living Room: 2 small tables (50), 2 lamps (10) love seat (200) Line from Schedule A/B: <u>6</u>	Copy the value from Schedule A/B \$260.00	<input checked="" type="checkbox"/> \$260.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Dining Room: 1 dining table and 4 chairs Line from Schedule A/B: <u>6</u>	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Bedroom #1: 2 lamps (10), 2 night stands (100) Line from Schedule A/B: <u>6</u>	\$110.00	<input checked="" type="checkbox"/> \$110.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Kitchen: stove (150), fridge (100), 5 small electrical appliances (100), microwave (50), 1 set of pots and pans (60) Line from Schedule A/B: <u>6</u>	\$460.00	<input checked="" type="checkbox"/> \$460.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: scanner/printer (30), washer (75), dryer (75), various tools (50), lawn mower (200), weed eater (40), garden furniture (50), dishwasher (300) Line from Schedule A/B: <u>6</u>	\$820.00	<input checked="" type="checkbox"/> \$820.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: dishwasher, vacuum, TV, soundbar, TV stand, surge protector, hdmi cable and cleaning kit, laptop Line from Schedule A/B: <u>6</u>	\$5,100.00	<input checked="" type="checkbox"/> \$104.30 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: king mattress, 2 pillows and bed protector Line from Schedule A/B: <u>6</u>	\$2,500.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: computer Line from Schedule A/B: <u>7</u>	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: 2 sets of golf clubs (400), sewing machine (100), several fishing poles (75) Line from Schedule A/B: <u>9</u>	\$575.00	<input checked="" type="checkbox"/> \$575.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	<i>Check only one box for each exemption</i>
Brief description: His: 3 pants, 20 shirts, 2 coats, 10 pairs of socks, 3 pairs of tennis shoes Line from Schedule A/B: <u>11</u>	<u>\$600.00</u>	<input checked="" type="checkbox"/> <u>\$600.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Hers: 5 dresses, 3 pants, 20 blouses, 4 skirts, 2 coats, 6 pairs of shoes, 2 pairs of tennis shoes, 2 caps/hats Line from Schedule A/B: <u>11</u>	<u>\$400.00</u>	<input checked="" type="checkbox"/> <u>\$400.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: His: 1 wedding band (20), 1 watch (100) Line from Schedule A/B: <u>12</u>	<u>\$120.00</u>	<input checked="" type="checkbox"/> <u>\$120.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Hers: 1 wedding band (50), 1 watch (100) Line from Schedule A/B: <u>12</u>	<u>\$150.00</u>	<input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Brief description: Dog: Cooper Cats: Gage and Sister Line from Schedule A/B: <u>13</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Checking account: Wells Fargo Bank, xxxx0659 (#0659 was listed in error; the correct account # is 6406) Line from Schedule A/B: <u>17.1</u>	<u>\$1,197.88</u>	<input checked="" type="checkbox"/> <u>\$1,197.88</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Savings account: Navy Army Community Credit Union, xxxx2819 Line from Schedule A/B: <u>17.2</u>	<u>\$25.00</u>	<input checked="" type="checkbox"/> <u>\$25.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Rodney Dean Andress**
Angela Marie Andress

CASE NO **21-10031**

CHAPTER **7**

AMENDED 10/11/2022

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.	Motor vehicles (cars, etc.)	\$20,000.00	\$24,883.66	\$0.00	\$0.00	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$13,171.00	\$0.00	\$13,171.00	\$13,171.00	\$0.00
6.	Household goods and furnishings	\$9,300.00	\$9,703.70	\$1,804.30	\$1,804.30	\$0.00
7.	Electronics	\$200.00	\$0.00	\$200.00	\$200.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$575.00	\$0.00	\$575.00	\$575.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$1,000.00	\$0.00	\$1,000.00	\$1,000.00	\$0.00
12.	Jewelry	\$270.00	\$0.00	\$270.00	\$270.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Deposits of money	\$1,222.88	\$0.00	\$1,222.88	\$1,222.88	\$0.00
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Rodney Dean Andress**
Angela Marie Andress

CASE NO **21-10031**

CHAPTER **7**

AMENDED 10/11/2022

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$45,738.88	\$34,587.36	\$18,243.18	\$18,243.18	\$0.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

IN RE: **Rodney Dean Andress
Angela Marie Andress**

CASE NO **21-10031**

CHAPTER **7**

AMENDED 10/11/2022

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
(None)			
<u>Personal Property</u>			
(None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
(None)				
<u>Personal Property</u>				
(None)				
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

Summary

A. Gross Property Value (not including surrendered property)	\$45,738.88
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$45,738.88
D. Gross Amount of Encumbrances (not including surrendered property)	\$34,587.36
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$34,587.36
G. Total Equity (not including surrendered property) / (A-D)	\$18,243.18
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$18,243.18
J. Total Exemptions Claimed (Wild Card Used: \$1,222.88, Available: \$26,577.12)	\$18,243.18
K. Total Non-Exempt Property Remaining (G-J)	\$0.00

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**Case number **21-10031**
(if known) Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
--	--	---

2.1	Describe the property that secures the claim:	\$4,708.00	\$2,500.00	\$2,208.00
-----	---	-------------------	-------------------	-------------------

Acceptance Now

Creditor's name

5501 Headquarters Drive

Number Street

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

 Check if this claim relates to a community debt**Rental Agreement**Date debt was incurred 02/13/2020 Last 4 digits of account number 3 0 3 4

Ashley

Add the dollar value of your entries in Column A on this page. Write that number here:

\$4,708.00

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031

Part 1: Additional Page		Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
2.2 Conn Appliances Inc Creditor's name Box 2358 Number Street		Describe the property that secures the claim: dishwasher, vacuum, TV, soundbar, TV stand, surge	<u>\$4,995.70</u>	<u>\$4,114.00</u>	<u>\$881.70</u>
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)</p> <p>Secured</p>					
Who owes the debt? Check one.					
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred <u>09/2020</u>		Last 4 digits of account number	<u>8 5 7 3</u>		
2.3 Navy Army Community Cu Creditor's name PO Box 8139 Number Street		Describe the property that secures the claim: 2017 Nissan Rogue Sport WG	<u>\$24,883.66</u>	<u>\$20,000.00</u>	<u>\$4,883.66</u>
<p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)</p> <p>Automobile</p>					
Who owes the debt? Check one.					
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred <u>12/2020</u>		Last 4 digits of account number	<u>2 8 3 5</u>		

Add the dollar value of your entries in Column A on this page. Write
that number here:

\$29,879.36

If this is the last page of your form, add the dollar value totals from
all pages. Write that number here:

\$34,587.36

Debtor 1
Debtor 2Rodney Dean Andress
Angela Marie AndressCase number (if known) 21-10031**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1**Conn's Appliances Inc.**Name
3295 College St.
Number StreetOn which line in Part 1 did you enter the creditor? 2.2Last 4 digits of account number 8 5 7 3

Beaumont	TX	77701
City	State	ZIP Code

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**Case number **21-10031**
(if known) Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

Priority Creditor's Name

Last 4 digits of account number

Number Street

When was the debt incurred?

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Type of PRIORITY unsecured claim:

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

No
 Yes

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1	<p>Ability Recovery Services <small>Nonpriority Creditor's Name</small> PO Box 4031 <small>Number Street</small></p> <p>Wyoming PA 18644 <small>City State ZIP Code</small></p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	\$1,013.00
<p>Last 4 digits of account number <u>8 8 N 4</u></p> <p>When was the debt incurred? <u>11/2020</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Attorney</p>		
<p>4.2</p> <p>Ability Recovery Services <small>Nonpriority Creditor's Name</small> PO Box 4031 <small>Number Street</small></p> <p>Wyoming PA 18644 <small>City State ZIP Code</small></p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>		\$966.00
<p>Last 4 digits of account number <u>8 8 N 3</u></p> <p>When was the debt incurred? <u>11/2020</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Attorney-Brazos Valley Emergency Physic</p>		

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.3****\$818.00****Account Services**

Nonpriority Creditor's Name
1802 NE Loop 410 Ste. 400

Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

San Antonio TX 78217

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

4.4**\$236.00****Afni, Inc.**

Nonpriority Creditor's Name
PO Box 3097

Number Street

Last 4 digits of account number 0 7 3 9When was the debt incurred? 09/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Bloomington IL 61702

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

4.5**\$321.00****Capital Clinics**

Nonpriority Creditor's Name
PO Box 14065

Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Nashville TN 37214

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Medical services-Kelly Family Clinic

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.6****Capital One Bank Usa N**

Nonpriority Creditor's Name

PO Box 31293

Number Street

Last 4 digits of account number 1 3 5 8When was the debt incurred? 09/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Salt Lake City UT 84131

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

4.7**Capital One Bank Usa N**

Nonpriority Creditor's Name

PO Box 31293

Number Street

Last 4 digits of account number 3 2 5 6When was the debt incurred? 09/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Salt Lake City UT 84131

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

4.8**Cb Indigo/gf**

Nonpriority Creditor's Name

PO Box 4499

Number Street

Last 4 digits of account number 9 1 3 0When was the debt incurred? 06/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Beaverton OR 97076

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

\$465.05**\$367.17****\$305.12**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.9****Cb Indigo/gf**

Nonpriority Creditor's Name

PO Box 4499

Number Street

Last 4 digits of account number 7 4 2 7When was the debt incurred? 07/2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Beaverton OR 97076

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

\$305.07**4.10****Celtic Bank/contfinco**

Nonpriority Creditor's Name

4550 New Linden Hill Road

Number Street

Last 4 digits of account number 7 0 2 3When was the debt incurred? 06/2020

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilmington DE 19808

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

\$652.00**4.11****Celtic Bank/contfinco**

Nonpriority Creditor's Name

4550 New Linden Hill Road

Number Street

Last 4 digits of account number 6 6 9 0When was the debt incurred? 06/2020

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilmington DE 19808

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

\$217.00

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.12****Central Portfolio Cont**

Nonpriority Creditor's Name
10249 Yellow Circle Dr, Ste200

Number Street

Last 4 digits of account number 3 1 6 0When was the debt incurred? 02/2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Minnetonka MN 55343

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

\$29,496.00**4.13****Cmre Financial Services Inc**

Nonpriority Creditor's Name
3075 E Imperial Hwy Ste 200

Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Brea CA 92821-6753

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

\$569.00**4.14****Cmre. 877-572-7555**

Nonpriority Creditor's Name
3075 E Imperial Hwy

Number Street

Last 4 digits of account number 0 1 6 0When was the debt incurred? 06/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Brea CA 92821

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

\$1,740.00

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.15 **\$1,452.00**

Cmre. 877-572-7555

Nonpriority Creditor's Name

3075 E Imperial Hwy

Number Street

Last 4 digits of account number 0 0 7 5When was the debt incurred? 04/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Brea CA 92821

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Collection Attorney**

4.16 **\$1,103.00**

Cmre. 877-572-7555

Nonpriority Creditor's Name

3075 E Imperial Hwy

Number Street

Last 4 digits of account number 4 7 0 1When was the debt incurred? 07/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Brea CA 92821

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

4.17 **\$3,983.00**

Credit Acceptance Corp

Nonpriority Creditor's Name

PO Box 5070

Number Street

Last 4 digits of account number 4 8 8 2When was the debt incurred? 2012

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Southfield MI 48086

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile Deficiency**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.18****Credit Management, L.P.**

Nonpriority Creditor's Name

6080 Tennyson Parkway, Ste. 100

Number Street

Last 4 digits of account number 4 7 3 6

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Plano TX 75024

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

\$101.00**4.19****Credit One Bank Na**

Nonpriority Creditor's Name

PO Box 98872

Number Street

Last 4 digits of account number 3 3 8 7When was the debt incurred? 03/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Las Vegas NV 89193

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

\$573.54**4.20****Credit One Bank Na**

Nonpriority Creditor's Name

PO Box 98872

Number Street

Last 4 digits of account number 8 3 9 2When was the debt incurred? 12/2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Las Vegas NV 89193

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

\$463.33

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">4.21</div> <p>Credit Protection Association Nonpriority Creditor's Name 13355 Noel Rd. Number Street</p> <p>Dallas TX 75240 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>2 2 5 7</u></p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Services rendered</p>	\$624.00
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">4.22</div> <p>Credit Systems Intl In Nonpriority Creditor's Name 1277 Country Club Ln Number Street</p> <p>Fort Worth TX 76112 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>5 8 8 4</u></p> <p>When was the debt incurred? <u>09/2015</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Attorney</p>	\$167.00
<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">4.23</div> <p>Dept Of Education/nelnet Nonpriority Creditor's Name PO Box 173904 Number Street</p> <p>Denver CO 80217 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>6 6 4 7</u></p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify</p>	\$41,245.94

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.24 **\$751.00**

Enhanced Recovery Co L

Nonpriority Creditor's Name
PO Box 57547

Number Street

Last 4 digits of account number 2 1 4 6When was the debt incurred? 04/2018

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Jacksonville FL 32241

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Collection Attorney

4.25 **\$370.23**

Feb Destiny/gf

Nonpriority Creditor's Name
PO Box 4499

Number Street

Last 4 digits of account number 9 2 1 1When was the debt incurred? 12/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Beaverton OR 97076

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Credit Card

4.26 **\$200.00**

Financial Data Systems

Nonpriority Creditor's Name
1638 Military Cutoff Rd.

Number Street

Last 4 digits of account number 3 1 3 6When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Wilmington NC 28403

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Medical services-Austin Gastroenterology

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.27****\$762.92****First Premier Bank**

Nonpriority Creditor's Name

3820 N Louise Ave

Number Street

Last 4 digits of account number 9 4 0 2When was the debt incurred? 11/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Sioux Falls SD 57107

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.28**\$414.75****First Premier Bank**

Nonpriority Creditor's Name

3820 N Louise Ave

Number Street

Last 4 digits of account number 5 7 3 0When was the debt incurred? 10/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Sioux Falls SD 57107

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.29**\$332.07****First Premier Bank**

Nonpriority Creditor's Name

3820 N Louise Ave

Number Street

Last 4 digits of account number 4 9 0 4When was the debt incurred? 03/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Sioux Falls SD 57107

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.30 \$2,334.87

Fortiva

Nonpriority Creditor's Name
PO Box 105555

Number Street

Last 4 digits of account number 4 9 3 0

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Atlanta **GA** **30348**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.31 \$13,853.30

Globe Loan Company

Nonpriority Creditor's Name
PO Box 65400

Number Street

Last 4 digits of account number 3 5 3 9When was the debt incurred? 02/2015

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

West Des Moines **IA** **50265**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Recreational**

4.32 \$231.00

Louisiana Recovery

Nonpriority Creditor's Name
1304 Bertrand Dr. Ste. F4

Number Street

Last 4 digits of account number When was the debt incurred? 2013

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Lafayette **LA** **70506**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Collecting for - YPS Anesthesia Svc**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.33 \$1,216.30

LVNV Funding LLC
 Nonpriority Creditor's Name
c/o Resurgent Capital Services
 Number Street
PO Box 10587

Last 4 digits of account number 7 9 6 6

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Greenville SC 29603-0587

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card-Credit One Bank**

4.34 \$1,091.93

Merrick Bank Corp
 Nonpriority Creditor's Name
PO Box 9201
 Number Street

Last 4 digits of account number 5 9 1 2When was the debt incurred? 04/2019

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Old Bethpage NY 11804

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.35 \$1,019.87

Merrick Bank Corp
 Nonpriority Creditor's Name
PO Box 9201
 Number Street

Last 4 digits of account number 6 8 4 5When was the debt incurred? 03/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Old Bethpage NY 11804

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.36 **\$581.00**

Midland Funding LLC

Nonpriority Creditor's Name

PO Box 98875

Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Las Vegas NV 89193

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card-Credit One Bank**

4.37 **\$8,563.00**

Motor Finance Company

Nonpriority Creditor's Name

PO Box 176

Number Street

Last 4 digits of account number 5 9 2 4When was the debt incurred? 03/2016

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

San Antonio TX 78291

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile Deficiency**

4.38 **\$1,095.00**

Nationwide Recovery Sy

Nonpriority Creditor's Name

3000 Kellway Dr

Number Street

Last 4 digits of account number 7 3 1 0When was the debt incurred? 11/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Carrollton TX 75006

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Collection Attorney**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

<p>4.39</p> <p>Nationwide Recovery Sy Nonpriority Creditor's Name 3000 Kellway Dr Number Street</p> <p>Carrollton TX 75006 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>7 3 0 9</u></p> <p>When was the debt incurred? <u>11/2020</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Attorney</p>	<p>\$1,001.00</p>
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<p>4.40</p> <p>Online In Sv Nonpriority Creditor's Name PO Box 1489 Number Street</p> <p>Winterville NC 28590 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>4 2 5 8</u></p> <p>When was the debt incurred? <u>07/10/2014</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Services Rendered-Guadalupe Valley Electric Co</p>	<p>\$119.00</p>
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Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

<p>4.41</p> <p>Phoenix Financial Nonpriority Creditor's Name 8902 Otis Ave. Ste 103A Number Street</p> <p>Indianapolis IN 46216 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Tejano Emergency Physicians</p>	<p>Last 4 digits of account number <u>1 8 4 1</u></p> <p>When was the debt incurred? <u>03/2019</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt-VHS Brownsville</p>
\$358.00	
4.42	
<p>Phoenix Financial Nonpriority Creditor's Name 8902 Otis Ave. Ste. 103A Number Street</p> <p>Indianapolis IN 46216 City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Tejano Emergency Physicians</p>	
<p>Last 4 digits of account number <u>1 7 9 8</u></p> <p>When was the debt incurred? <u>03/2019</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Debt-VHS Hospital</p>	
\$274.00	

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.43 **\$608.48**

Pinnacle Credit Services, LLCNonpriority Creditor's Name
c/o Resurgent Capital ServicesNumber Street
PO Box 10587Last 4 digits of account number 0 0 0 1

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Greenville SC 29603

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Celco Partnership dba Verizon Wireless**

4.44 **\$1,378.00**

RMP Service, LLCNonpriority Creditor's Name
200 N. New Rd.

Number Street

Last 4 digits of account number 7 6 2 2

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Waco TX 76710

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Medical services-Bryan Radiology**

4.45 **\$0.00**

Santander Consumer USANonpriority Creditor's Name
PO Box 961211

Number Street

Last 4 digits of account number 0 0 0 1

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Fort Worth TX 76161

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Automobile Deficiency**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.46****\$323.40****Tbom/milestone**

Nonpriority Creditor's Name

PO Box 4499

Number Street

Last 4 digits of account number 6 4 9 7When was the debt incurred? 04/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Beaverton OR 97076

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.47**\$334.09****Tbom/milestone**

Nonpriority Creditor's Name

PO Box 4499

Number Street

Last 4 digits of account number 0 8 4 4When was the debt incurred? 04/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Beaverton OR 97076

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

4.48**\$703.28****Texas A&M University**

Nonpriority Creditor's Name

Sales & Receivable

Number Street

6000 TamuLast 4 digits of account number 8 1 2 7

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

College Station TX 77843

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Services rendered**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.49****\$291.24****Transworld Systems Inc.**

Nonpriority Creditor's Name

PO Box 15520

Number Street

Last 4 digits of account number 7 9 4 8

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Wilmington DE 19850

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Collecting for - BHS Physicians Network Inc.**4.50****\$1,254.00****United Revenue Corp**

Nonpriority Creditor's Name

204 Billings St Ste 120

Number Street

Last 4 digits of account number 8 7 3 3When was the debt incurred? 03/2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Arlington TX 76010

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Collection Attorney**4.51****\$841.00****United Revenue Corp**

Nonpriority Creditor's Name

204 Billings St Ste 120

Number Street

Last 4 digits of account number 8 7 3 4When was the debt incurred? 03/2017

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Arlington TX 76010

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Collection Attorney

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.52 **\$556.00**

Webbank/fingerhut

Nonpriority Creditor's Name
6250 Ridgewood Road

Number Street

Last 4 digits of account number 9 2 9 9When was the debt incurred? 01/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Saint Cloud **MN** **56303**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.53 **\$268.00**

Webbank/fingerhut

Nonpriority Creditor's Name
6250 Ridgewood Road

Number Street

Last 4 digits of account number 6 5 9 9When was the debt incurred? 02/2020

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Saint Cloud **MN** **56303**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Charge Account**

4.54 **\$189.00**

Wells Fargo Bank

Nonpriority Creditor's Name

Credit Bureau Dispute Resoluti

Number Street

Last 4 digits of account number 3 6 6 0When was the debt incurred? 08/2012

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Des Moines **IA** **50306**

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Line**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.55 **\$300.00**

Wells Fargo Bank

Nonpriority Creditor's Name

PO Box 14517

Number Street

Last 4 digits of account number 2 6 4 4

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Des Moines IA 50306

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

4.56 **\$398.00**

Wells Fargo Bank

Nonpriority Creditor's Name

Credit Bureau Dispute Resolutions

Number Street

Last 4 digits of account number 4 4 4 3

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Des Moines IA 50306

City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt**Is the claim subject to offset?**

No
 Yes

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Credit Card**

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Capital One

Name
PO Box 60599

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

City of Industry

CA 91716

City State ZIP Code

Last 4 digits of account number 3 2 5 6**Capital One**

Name
PO Box 60599

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

City of Industry

CA 91716

City State ZIP Code

Last 4 digits of account number 1 3 5 8**Credit One Bank**

Name
PO Box 60500

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.20 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

City of Industry

CA 91716

City State ZIP Code

Last 4 digits of account number 8 3 9 2**Credit One Bank**

Name
PO Box 60500

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.19 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

City of Industry

CA 91716

City State ZIP Code

Last 4 digits of account number 3 3 8 7**Enhanced Recovery**

Name
8014 Bayberry Rd.

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.24 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Jacksonville

FL 32256

City State ZIP Code

Last 4 digits of account number 2 1 4 6

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page****Fingerhut**

Name
PO Box 70281
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.53 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Philadelphia**PA 19176**

City State ZIP Code

Last 4 digits of account number 6 5 9 9**Fingerhut**

Name
PO Box 70281
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.52 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Philadelphia**PA 19176**

City State ZIP Code

Last 4 digits of account number 9 2 9 9**First Premier Bank**

Name
PO Box 5529
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.29 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Sioux Falls**SD 57117**

City State ZIP Code

Last 4 digits of account number 4 9 0 4**First Premier Bank**

Name
601 S. Minnesota Ave.
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.29 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Sioux Falls**SD 57104**

City State ZIP Code

Last 4 digits of account number 4 9 0 4**First Premier Bank**

Name
PO Box 5529
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.28 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Sioux Falls**SD 57117**

City State ZIP Code

Last 4 digits of account number 5 7 3 0**First Premier Bank**

Name
601 S. Minnesota Ave.
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.28 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Sioux Falls**SD 57104**

City State ZIP Code

Last 4 digits of account number 5 7 3 0

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page****First Premier Bank**

Name
PO Box 5529
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.27 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Sioux Falls

SD 57117
 State ZIP Code

Last 4 digits of account number 9 4 0 2**Genesis FS Card Services**

Name
PO Box 84059
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.47 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Columbus

GA 31908
 State ZIP Code

Last 4 digits of account number 0 8 4 4**Genesis FS Card Services**

Name
PO Box 84059
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.46 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Columbus

GA 31908
 State ZIP Code

Last 4 digits of account number 6 4 9 7**Genesis FS Card Services**

Name
PO Box 4477
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Beaverton

OR 97076
 State ZIP Code

Last 4 digits of account number 9 2 1 1**Genesis FS Card Services**

Name
PO Box 23030
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Columbus

GA 31902
 State ZIP Code

Last 4 digits of account number 9 2 1 1**Genesis FS Card Services**

Name
PO Box 4477
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Beaverton

OR 97076
 State ZIP Code

Last 4 digits of account number 7 4 2 7

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page****Genesis FS Card Services**

Name
PO Box 23039
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Columbus **GA** **31902**
 City State ZIP Code

Last 4 digits of account number 9 1 3 0**Merrick Bank**

Name
PO Box 660702
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.35 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Dallas **TX** **75266**
 City State ZIP Code

Last 4 digits of account number 6 8 4 5**Merrick Bank**

Name
PO Box 660702
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.34 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Dallas **TX** **75266**
 City State ZIP Code

Last 4 digits of account number 5 9 1 2**Nationwide Recovery**

Name
501 Shelley Dr., Ste. 300
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.38 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Tyler **TX** **75701**
 City State ZIP Code

Last 4 digits of account number 7 3 1 0**Reflex**

Name
PO Box 6812
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Carol Stream **IL** **60197**
 City State ZIP Code

Last 4 digits of account number 6 6 9 0**Reflex**

Name
PO Box 6812
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Carol Stream **IL** **60197**
 City State ZIP Code

Last 4 digits of account number 7 0 2 3

Debtor 1
Debtor 2Rodney Dean Andress
Angela Marie AndressCase number (if known) 21-10031**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

U.S. Department of Education	On which entry in Part 1 or Part 2 did you list the original creditor?		
Name National Payment Center	Line <u>4.23</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims		
Number Street PO Box 790336	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
<hr/>		Last 4 digits of account number <u>6 6 4 7</u>	
Saint Louis	MO	63179	
City	State	ZIP Code	
<hr/>			
Wells Financing	On which entry in Part 1 or Part 2 did you list the original creditor?		
Name 2835 NE 28th St.	Line <u>4.31</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims		
Number Street	<input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
<hr/>		Last 4 digits of account number <u>3 5 3 9</u>	
Fort Worth	TX	76111	
City	State	ZIP Code	

Debtor 1
Debtor 2Rodney Dean Andress
Angela Marie AndressCase number (if known) 21-10031**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
	6e. Total. Add lines 6a through 6d.	6d. \$0.00

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$41,245.94</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$87,951.01</u>
	6j. Total. Add lines 6f through 6i.	6j. \$129,196.95

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for
--	---

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**Case number **21-10031**
(if known) Check if this is an amended filingOfficial Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes

In which community state or territory did you live? **Texas** Fill in the name and current address of that person.

Angela Marie Andress

Name of your spouse, former spouse, or legal equivalent

6900 Coffeeport Rd. #428

Number Street

Brownsville
City**TX**
State**78521**
ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is:

 An amended filing A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
Occupation	Disabled	
Employer's name		
Employer's address	Number Street	Number Street
	_____	_____
	_____	_____
	_____	_____
	_____	_____
City	State	Zip Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. _____ \$0.00	_____ \$0.00
3. Estimate and list monthly overtime pay.	3. + _____ \$0.00	_____ \$0.00
4. Calculate gross income. Add line 2 + line 3.	4. _____ \$0.00	_____ \$0.00

Debtor 1 **Rodney Dean Andress**
Debtor 2 **Angela Marie Andress**

Case number (if known) **21-10031**

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→	4. <u>\$0.00</u>	<u>\$0.00</u>
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions		5a. <u>\$0.00</u>	<u>\$0.00</u>
5b. Mandatory contributions for retirement plans		5b. <u>\$0.00</u>	<u>\$0.00</u>
5c. Voluntary contributions for retirement plans		5c. <u>\$0.00</u>	<u>\$0.00</u>
5d. Required repayments of retirement fund loans		5d. <u>\$0.00</u>	<u>\$0.00</u>
5e. Insurance		5e. <u>\$0.00</u>	<u>\$0.00</u>
5f. Domestic support obligations		5f. <u>\$0.00</u>	<u>\$0.00</u>
5g. Union dues		5g. <u>\$0.00</u>	<u>\$0.00</u>
5h. Other deductions. Specify: _____		5h. + <u>\$0.00</u>	<u>\$0.00</u>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.		6. <u>\$0.00</u>	<u>\$0.00</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.		7. <u>\$0.00</u>	<u>\$0.00</u>
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm		8a. <u>\$0.00</u>	<u>\$0.00</u>
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.			
8b. Interest and dividends		8b. <u>\$0.00</u>	<u>\$0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		8c. <u>\$0.00</u>	<u>\$0.00</u>
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			
8d. Unemployment compensation		8d. <u>\$0.00</u>	<u>\$0.00</u>
8e. Social Security		8e. <u>\$2,326.00</u>	<u>\$866.00</u>
8f. Other government assistance that you regularly receive			
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.			
Specify: <u>VA Benefits / Long Term Disability</u>		8f. <u>\$747.28</u>	<u>\$1,307.32</u>
8g. Pension or retirement income		8g. <u>\$0.00</u>	<u>\$0.00</u>
8h. Other monthly income. Specify: _____		8h. + <u>\$0.00</u>	<u>\$0.00</u>
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.		9. <u>\$3,073.28</u>	<u>\$2,173.32</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		10. <u>\$3,073.28</u> + <u>\$2,173.32</u> = <u>\$5,246.60</u>	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.			
Specify: _____		11. + <u>\$0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.		12. <u>\$5,246.60</u>	
13. Do you expect an increase or decrease within the year after you file this form?		Combined monthly income	
<input checked="" type="checkbox"/> No. None.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

 No Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Granddaughter

3 years

 No Yes

Grandson

5 months

 No Yes No Yes No Yes No Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

 No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes

Your expenses

4. \$380.00

4b. Property, homeowner's, or renter's insurance

4a. \$8.83

4c. Home maintenance, repair, and upkeep expenses

4b. _____

4d. Homeowner's association or condominium dues

4c. _____

4d. _____

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5.	
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	<u>\$260.00</u>
6b. Water, sewer, garbage collection	6b.	
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$193.00</u>
6d. Other. Specify: <u>Internet & Cable</u>	6d.	<u>\$289.00</u>
7. Food and housekeeping supplies	7.	<u>\$550.00</u>
8. Childcare and children's education costs	8.	
9. Clothing, laundry, and dry cleaning	9.	<u>\$90.00</u>
10. Personal care products and services	10.	<u>\$60.00</u>
11. Medical and dental expenses	(See continuation sheet(s) for details)	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	11.	<u>\$1,136.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	12.	<u>\$150.00</u>
14. Charitable contributions and religious donations	13.	
15. Insurance.	14.	<u>\$25.00</u>
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	<u>\$25.00</u>
15c. Vehicle insurance	15c.	<u>\$128.00</u>
15d. Other insurance. Specify: _____	15d.	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	
Specify: _____		
17. Installment or lease payments:		
17a. Car payments for Vehicle 1 2017 Nissan Rogue	17a.	<u>\$444.24</u>
17b. Car payments for Vehicle 2 Acceptance Now	17b.	<u>\$322.00</u>
17c. Other. Specify: <u>Conns</u>	17c.	<u>\$226.03</u>
17d. Other. Specify: <u>Student Loan</u>	17d.	<u>\$25.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you.	19.	
Specify: _____		

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: See continuation sheet

21. + **\$925.00**

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a. <u>\$5,237.10</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <u>\$5,237.10</u>

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <u>\$5,246.60</u>
23b. Copy your monthly expenses from line 22c above.	23b. <u>\$5,237.10</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <u>\$9.50</u>

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.
 Yes.

Explain here:

Debtors will be forced to vacate the mobile home park due to prohibition of grandchildren at an adult mobile home park, and additional rent is expected once they leave the present park. Expected rent increase by an additional \$620. Debtors will adjust their household expenses accordingly.

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-1003111. Medical and dental (details):

<u>His medications</u>	<u>\$80.00</u>
<u>Her co-pays for Dr visits for stomach condition (\$35x 3 per month)</u>	<u>\$105.00</u>
<u>Her co-pays for Dr visits for intestinal condition (\$35 x 2 per month)</u>	<u>\$70.00</u>
<u>Her co-pays for Dr visits for pain management (\$35 x 1 per mo.)</u>	<u>\$35.00</u>
<u>Her medications and nutritional supplements related to stomach/intestinal condition</u>	<u>\$350.00</u>
<u>Needed dental care for both: needed crowns, root canal, partials (est. \$5000 in Mexico/12 mos.)</u>	<u>\$416.00</u>
<u>Eye care for both (exam, glasses)</u>	<u>\$80.00</u>
Total:	<u>\$1,136.00</u>

21. Other. Specify:

<u>Baby Expenses (diapers, wipes, formula, clothes)</u>	<u>\$350.00</u>
<u>Pet food/Vet/Grooming</u>	<u>\$135.00</u>
<u>Car washes, oil changes, tire rotation, car brakes, tires</u>	<u>\$115.00</u>
<u>Trips to take grandchildren to see parents</u>	<u>\$150.00</u>
<u>Clothes for D2 due to gastric bypass(non-elective)</u>	<u>\$100.00</u>
<u>Floor Repairs to Mobile Home (\$900/12=\$75)</u>	<u>\$75.00</u>
Total:	<u>\$925.00</u>

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**Case number **21-10031**
(if known) Check if this is an amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets Value of what you own	
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$45,738.88
1c. Copy line 63, Total of all property on Schedule A/B.....	\$45,738.88

Part 2: Summarize Your Liabilities

Your liabilities Amount you owe	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$34,587.36
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	+ \$129,196.95
Your total liabilities	
	\$163,784.31

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	\$5,246.60
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	\$5,237.10

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$1,449.92

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$41,245.94</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<u>+ \$0.00</u>
9g. Total. Add lines 9a through 9f.	<u>\$41,245.94</u>

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Rodney Dean Andress
Rodney Dean Andress, Debtor 1

Date 10/11/2022
MM / DD / YYYY

X /s/ Angela Marie Andress
Angela Marie Andress, Debtor 2

Date 10/11/2022
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

 No Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below.	Sources of income Describe below.
Gross income from each source (before deductions and exclusions)	Gross income from each source (before deductions and exclusions)
Social Security Benefits <u>\$2,197.00</u>	Social Security Benefits <u>\$820.00</u>
VA Benefits <u>\$142.29</u>	Long Term Disability <u>\$1,307.32</u>
Social Security Benefits <u>\$26,028.00</u>	Social Security Benefits <u>\$11,587.20</u>
VA Benefits <u>\$1,707.48</u>	Long Term Disability <u>\$15,687.84</u>
Social Security Benefits <u>\$25,619.00</u>	Social Security Benefits <u>\$11,406.00</u>
VA Benefits <u>\$1,707.48</u>	Long Term Disability <u>\$15,687.84</u>

From January 1 of the current year until
the date you filed for bankruptcy:

For last calendar year:
(January 1 to December 31, 2020)
YYYY

For the calendar year before that:
(January 1 to December 31, 2019)
YYYY

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Conn Appliances Inc Creditor's name		<u>\$678.00</u>	<u>\$5,156.00</u>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Furniture</u>
Box 2358 Number Street	<u>1/19/2021</u> <u>12/21/2020</u> <u>11/18/2020</u>			
Beaumont City	TX State	77704 ZIP Code		
	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
First Savings Bank Creditor's name		<u>\$1,422.00</u>	<u>\$0.00</u>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input checked="" type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
500 East 60th St. North Number Street	<u>1/21/2021</u> <u>12/20/2020</u> <u>11/20/2020</u>			
Sioux Falls City	SD State	57104 ZIP Code		
	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Navy Army Community Cu Creditor's name		<u>\$444.24</u>	<u>\$25,325.00</u>	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
PO Box 8139 Number Street	<u>1/26/21</u>			
Corpus Christi City	TX State	78469 ZIP Code		

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

 No Yes. List all payments to an insider.**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments that benefited an insider.**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

 No. Go to line 11. Yes. Fill in the information below.**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?** No Yes. Fill in the details.**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?** No Yes

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No
 Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<u>Limon Law Office</u> Person Who Was Paid			
<u>890 W. Price Rd.</u> Number Street		<u>9/30/2022</u>	<u>\$800.00</u>

Brownsville TX 78520
City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No
 Yes. Fill in the details.

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No
 Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No
 Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No
 Yes. Fill in the details below.

Debtor 1 **Rodney Dean Andress**
 Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Rodney Dean Andress
 Rodney Dean Andress, Debtor 1

Date 10/11/2022

X /s/ Angela Marie Andress
 Angela Marie Andress, Debtor 2

Date 10/11/2022

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Rodney First Name	Dean Middle Name	Andress Last Name
Debtor 2 (Spouse, if filing)	Angela First Name	Marie Middle Name	Andress Last Name
United States Bankruptcy Court for the: SOUTHERN DISTRICT OF TEXAS			
Case number (if known)	21-10031		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

Creditor's name: Acceptance Now

Description of property securing debt: king size bed

Creditor's name: Conn Appliances Inc

Description of property securing debt: dishwasher, vacuum, TV, soundbar, TV stand, surge

Creditor's name: Navy Army Community Cu

Description of property securing debt: 2017 Nissan Rogue Sport WG

What do you intend to do with the property that secures a debt?

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

Surrender the property.
 Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.
 Retain the property and [explain]:

Did you claim the property as exempt on Schedule C?

No
 Yes

No
 Yes

No
 Yes

Debtor 1 **Rodney Dean Andress**
Debtor 2 **Angela Marie Andress**

Case number (if known) 21-10031**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will this lease be assumed?

None.

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X /s/ Rodney Dean Andress

Rodney Dean Andress, Debtor 1

Date 10/11/2022

MM / DD / YYYY

X /s/ Angela Marie Andress

Angela Marie Andress, Debtor 2

Date 10/11/2022

MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245	filing fee
\$78	administrative fee
+	\$15 trustee surcharge
	\$338 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filings fee
+	\$571 administrative fee
	\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+	\$78 administrative fee
<hr/>	
\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+	\$78 administrative fee
<hr/>	
\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

<http://www.uscourts.gov/forms/bankruptcy-forms>

A married couple may file a bankruptcy case together--called a *joint* case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION**

In re **Rodney Dean Andress**
Angela Marie Andress

Case No. 21-10031

Chapter 7

AMENDED 10/11/2022

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	Fixed Fee: <u>\$800.00</u>
Prior to the filing of this statement I have received.....	<u>\$800.00</u>
Balance Due.....	<u>\$0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/11/2022

Date

/s/ Abelardo Limon Jr.

Abelardo Limon Jr.

Bar No. 12357750

Limon Law Office

890 W. Price Rd.

Brownsville, Texas 78520

Phone: (956) 544-7770 / Fax: (956) 544-4949

/s/ Rodney Dean Andress

Rodney Dean Andress

/s/ Angela Marie Andress

Angela Marie Andress

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
BROWNSVILLE DIVISION

IN RE: **Rodney Dean Andress**
Angela Marie Andress

CASE NO **21-10031**

CHAPTER **7**

AMENDED 10/11/2022

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 10/11/2022

Signature /s/ Rodney Dean Andress
Rodney Dean Andress

Date 10/11/2022

Signature /s/ Angela Marie Andress
Angela Marie Andress

Ability Recovery Services
PO Box 4031
Wyoming, PA 18644

Acceptance Now
5501 Headquarters Drive
Plano, TX 75024

Account Services
1802 NE Loop 410 Ste. 400
San Antonio, TX 78217

Afni, Inc.
PO Box 3097
Bloomington, IL 61702

Capital Clinics
PO Box 14065
Nashville, TN 37214

Capital One
PO Box 60599
City of Industry, CA 91716

Capital One Bank USA N
PO Box 31293
Salt Lake City, UT 84131

Cb Indigo/gf
PO Box 4499
Beaverton, OR 97076

Celtic Bank/contfinco
4550 New Linden Hill Road
Wilmington, DE 19808

Central Portfolio Cont
10249 Yellow Circle Dr, Ste200
Minnetonka, MN 55343

Cmre Financial Services Inc
3075 E Imperial Hwy Ste 200
Brea, CA 92821-6753

Cmre. 877-572-7555
3075 E Imperial Hwy
Brea, CA 92821

Conn Appliances Inc
Box 2358
Beaumont, TX 77704

Conn's Appliances Inc.
3295 College St.
Beaumont, TX 77701

Credit Acceptance Corp
PO Box 5070
Southfield, MI 48086

Credit Management, L.P.
6080 Tennyson Parkway, Ste. 100
Plano, TX 75024

Credit One Bank
PO Box 60500
City of Industry, CA 91716

Credit One Bank Na
PO Box 98872
Las Vegas, NV 89193

Credit Protection Association
13355 Noel Rd.
Dallas, TX 75240

Credit Systems Intl In
1277 Country Club Ln
Fort Worth, TX 76112

Dept Of Education/nelnet
PO Box 173904
Denver, CO 80217

Enhanced Recovery
8014 Bayberry Rd.
Jacksonville, FL 32256

Enhanced Recovery Co L
PO Box 57547
Jacksonville, FL 32241

Feb Destiny/gf
PO Box 4499
Beaverton, OR 97076

Financial Data Systems
1638 Military Cutoff Rd.
Wilmington, NC 28403

Fingerhut
PO Box 70281
Philadelphia, PA 19176

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107

First Premier Bank
601 S. Minnesota Ave.
Sioux Falls, SD 57104

First Premier Bank
PO Box 5529
Sioux Falls, SD 57117

Fortiva
PO Box 105555
Atlanta, GA 30348

Genesis FS Card Services
PO Box 84059
Columbus, GA 31908

Genesis FS Card Services
PO Box 23039
Columbus, GA 31902

Genesis FS Card Services
PO Box 4477
Beaverton, OR 97076

Genesis FS Card Services
PO Box 23030
Columbus, GA 31902

Globe Loan Company
PO Box 65400
West Des Moines, IA 50265

Louisiana Recovery
1304 Bertrand Dr. Ste. F4
Lafayette, LA 70506

LVNV Funding LLC
c/o Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Merrick Bank
PO Box 660702
Dallas, TX 75266

Merrick Bank Corp
PO Box 9201
Old Bethpage, NY 11804

Midland Funding LLC
PO Box 98875
Las Vegas, NV 89193

Motor Finance Company
PO Box 176
San Antonio, TX 78291

Nationwide Recovery
501 Shelley Dr., Ste. 300
Tyler, TX 75701

Nationwide Recovery Sy
3000 Kellway Dr
Carrollton, TX 75006

Navy Army Community Cu
PO Box 8139
Corpus Christi, TX 78469

Online In Sv
PO Box 1489
Winterville, NC 28590

Phoenix Financial
8902 Otis Ave. Ste 103A
Indianapolis, IN 46216

Phoenix Financial
8902 Otis Ave. Ste. 103A
Indianapolis, IN 46216

Pinnacle Credit Services, LLC
c/o Resurgent Capital Services
PO Box 10587
Greenville, SC 29603

Reflex
PO Box 6812
Carol Stream, IL 60197

RMP Service, LLC
200 N. New Rd.
Waco, TX 76710

Santander Consumer USA
PO Box 961211
Fort Worth, TX 76161

Tbom/milestone
PO Box 4499
Beaverton, OR 97076

Texas A&M University
Sales & Receivable
6000 Tamu
College Station, TX 77843

Transworld Systems Inc.
PO Box 15520
Wilmington, DE 19850

U.S. Department of Education
National Payment Center
PO Box 790336
Saint Louis, MO 63179

United Revenue Corp
204 Billings St Ste 120
Arlington, TX 76010

Webbank/fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303

Wells Fargo Bank
Credit Bureau Dispute Resoluti
Des Moines, IA 50306

Wells Fargo Bank
PO Box 14517
Des Moines, IA 50306

Wells Fargo Bank
Credit Bureau Dispute Resolutions
Des Moines, IA 50306

Wells Financing
2835 NE 28th St.
Fort Worth, TX 76111